	LATER OF AMERICA	_
COMBINED DECLARATION AND	D POWER OF ATTORNEY FOR PATEN	T APPLICATION

OFGS FILE NO. P/2167-250

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is

Abijined and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR SECURITIZING A FUTURE OBLIGATION TO PURCHASE GOODS OR SERVICES

	the approfit cation of which is attached	d hereto, unless the followi	_				
MAR'1 S	as filed on		as United States p	eatent Application Nun	nber or PCT Inter	national patent (if any).	
	Shareby state that I have reviewe	and was amended on					
TRADEC	I street to above. I acknowledge the duty to disclo I hereby claim priority benefits u provisional application(s) listed belo of the application on which priority	se all information known to ander Title 35, United State ow and have also identified is claimed:	to be material topatentabilies Code' 119 of any foreign applied	ty in accordance with a application(s) for paration for patent or involved	Title 37, Code of tent or inventor's certificate I	rederal Regulations, 1.56. certificate or United States having a filing date before that	
	Prior Foreign or Provisional Applic						
	COUNTRY	APPLICATIO	ON NUMBER	DATE OF FI (day, month,		PRIORITY CLAIMED UNDER 35 U.S.C. 119	
				 		YESNO	
						YES NO	
					, , = ww	YES NO	
	I hereby claim the benefit under of the claims of this application is in became available between the filing	Title 35. United States Coc of disclosed in the prior Ur / to disclose information w date of the prior application	de ' 120 of any United Sta nited States application in hilch is material topatental on and the national or PC	tes application(s) listed the manner provided be fully as defined in 1 to 1 international filing di	l below and, insoft y the tirst paragra 3 / Code of fed ate of this applical	ar as the subject matter of each ph of fitte 35. United States eral Regulations, 1.56 which tion.	
	UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		STATUS (patented, pending, abandoned)		
•							

	L hereby appoint customer no. 25	252 OSTROLENK FARE	P GERR & SOFFEN LI	D and the members of	fthe firm Samuel	HWeiner - Reg. No. 18 510:	
	I hereby appoint customer no. 2352 OSTROLENK, FABER, GERB & SOFFEN, LLP, and the members of the firm, Samuel H.Weiner - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 24,322; Edward A.Meilman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven I. Weisburd - Reg. No. 27,409; Max Moskowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finder - Reg. No. 30,173; William O. Gray, III - Reg. No. 30,944; Louis C. Dujmich - Reg. No. 30,625 and Douglas A.Miro - Reg. No. 31,643, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.						
	SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERB & SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 (212) 382-						
	I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements and the like so made are punishable by time or imprisonment or both, under section 1001 of 11the 18 of the United States Code, and that such within talse statements may jeopardize the validity of the application or any patent issued thereon.						
	FULL NAME OF SOLE OR FIRST INVENMENTAL Trenk	NTOR	inventor's signatur Michael II	Truk	DATE 02	-01-2001	
	RESIDENCE (City and either State or Scarsdole	Foreign Country)		C	COUNTRY OF CITIZE	ENSHIP	
	POST OFFICE ADDRESS 73 Fox Meadow Road, Scarsdale NY 10583						
	FULL NAME OF SECOND JOINT INVEN Judah E. Kaplan	ITOR (IF ANY)	prestor's signatur	arl	DATE 2	6 2001	
	RESIDENCE (City and either State or Foreign Country) TEARCK NJ				OUNTRY OF CITIZE	ENSHIP	
	963 Greenwood Road, Teaneck, NJ 07666						
	FULL NAME OF THIRD JOINT INVENTOR Steven Cohen	OR (IF ANY)	INVENTOR'S SIGNATUR	E	DATE		
	RESIDENCE (City and either State or	Foreign Country)	•	С	OUNTRY OF CITIZI	ENSHIP	
	POST OFFICE ADDRESS						

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			OFGS FILE 1 P/2167-25	
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)		PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
			•	YES NO
				YESNO
I hereby declare that all statements mad and further that these statements were mad under Section 1001 of Title 18 of the Unite thereon.		e and that all statements made of statements and the like so madellse statements may jeopardize t	on information a e are punishable the validity of th	and betief are believed to be true; e by fine or imprisonment, or both, he application or any patent issued
FULL NAME OF FOURTH JOINT INVENTOR	, IF ANY	INVENTOR'S SIGNATURE		DATE
James E. Lewis				
RESIDENCE (City and either State or Fo	reign Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS	Ý			
FULL NAME OF FIFTH JOINT INVENTOR, IF Fred Slavin	ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Foreign	Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				
full name of sixth joint inventor, if Stephan V. Donelian	FANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Foreign	Country)		COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS				

COMBINED DECLARATION AND	POWER OF ATTOR	OF AMERICA NEY FOR PATENT	APPLICATION		FILE NO. 5 7-250
As a below named inventor, I herebethat I am the original, first and sole inclaimed and for which a patent is sougher METHOD AND SYSTEM FOR	ventor (if only one name that on the invention ent	ne is listed below) or a itled:	a joint inventor (if plura	l inventors are nam	ed) of the subject matter which i
Other specification of which is attached I					
application number		as United Sta and was amended	tes patent Application l	Number or PCT Inte	ernational patent (if any).
referrety state that I have reviewed referrety above. I acknowledge the duty to disclose the decision of the application (s) listed below of the application on which priority is	all information known der Title 35, United Sta v and have also identific claimed:	tents of the above ide to be material to pate tes Code ' 119 of any ed below any foreign	entified specification, in entability in accordance foreign application(s) is application for patent of	cluding the claims, with Title 37, Cod for patent or inventor inventor's certific	as amended by any amendment le of Federal Regulations, '1.56 or's certificate or United States ate having a filing date before the
Prior Foreign or Provisional Applicati		NAME OF D	T DATE OF	EU DIG	PRIORITY OF A ILER
COUNTRY	APPLICATIO	ON NUMBER	DATE OF (day, mon		PRIORITY CLAIMED UNDER 35 U.S.C. 119
					YESNO
					YESNO
I harshy claim the honest under Ti	tle 25 United States Co	do 1120 of one Unit	ad States andication(s)	listed below and is	YES NO
i hereby claim the benefit under Ti of the claims acknowledge the dut became available between the filing d	disclosed in the prior disclosed in the prior of the prior application are of the prior application.	infed States application which is material to potential to potential and the national	ed States application(s) on in the manner provide atentabulity as defined a or PCT international fil	Arsted below and lided by the first para an Title 37. ing date of this app	geraph as the subject matter of ea geraph of Tille 35 United states rederal Regulations, 1.56 whi lication.
UNITED STATES APPLICATION NUMBER		DATE OF FILING (day, month, year)		(patented	STATUS , pending, abandoned)
-1					
I hereby appoint customer no. 2352 Jerome M. Berliner - Reg. No. 18,653 Steven I. Weisburd - Reg. No. 27,409; O. Gray, III - Reg. No. 30,944; Louis revocation to prosecute this applicatio					
SEND CORRESPONDENCE TO:	OSTROLENK, FAI 1180 AVENUE OF TI NEW YORK, NEW Y CUSTOMER NO. 235	BER, GERB & SOF HE AMERICAS ORK 10036-8403 52	FEN, LLP DIREC (212) 38		·
I bereby declare that all statements and funder teat these statements were soon junder teatings of the first were patent issued thereon.	made herein of my ow made with the knowled t the United States Cod	n knowledge are true lee that will full false s le, and that such will t	and that all statements fatements and the like s ul false statements may	made on informatio o made are punisha jeopardize the vali	n and belief are believed to be to ble by fine or imprisonment or dity of the application or any
FULL NAME OF SOLE OR FIRST INVENTOR Michael Trenk	OR .	INVENTOR'S SIGNA	TURE	DATE	
RESIDENCE (City and either State or Foreign Country)		COUNTRY OF CITIZENSHIP			
POST OFFICE ADDRESS		-	الميد و دور و د		
FULL NAME OF SECOND JOINT INVENTO Judah E. Kaplan	R (if any)	INVENTOR'S SIGNA	TURE	DATE	
RESIDENCE (City and either State or Fo	preign Country)			COUNTRY OF CITIZ	ZENSHIP
POST OFFICE ADDRESS	π				
FULL NAME OF THIRD JOINT INVENTOR Steven Cohen	(IF ANY)	INVENTOR'S SIGNA	TURE_	DATE	11/01
RESIDENCE (City and either State or Fo	- · · ·			COUNTRY OF CITIZ	ZENSHIP
POST OFFICE ADDRESS				USA	
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COUNTRY	APPLICATION NUMBER	DATE OF FIL (day, month,)	ING	PRIORITY CLAIMED UNDER 35 U.S.C. 119
				YES NO
				YES NO
				YES NO
	-			YES NO
				YES NO
				YES NO
				YES NO_
				YES NO
				YES NO
				YES NO_
			·	YES NO_
-				YES NO
James E. Lewis RESIDENCE (City and either State or F. NEW YORK, NEW		NVENTOR'S SIGNATURE		OF CITIZENSHIP
POST OFFICE ADDRESS 241 East 865 A	PT ZM , NEW Y	one, 4/2 10	028	
FULL NAME OF FIFTH JOINT INVENTOR, II Fred Slavin	FANY	INVENTOR'S SIGNATURE		DATE /// O/
RESIDENCE (City and either State or Foreign MANALAPAN, N	Country) CW JENSEY	V	COUNTRY	OF CITIZENSHIP
POST OFFICE ADDRESS 5 HOPF CT, 10	IANALAPAN, NJ	07726		
full name of sixth joint inventor, i Stephan V. Donelian	FANY	INVENTOR'S SIGNATURE	-	DATE 1/11/01
RESIDENCE (City and either State or Foreign NEW YORK, NE				OF CITIZENSHIP
POST OFFICE ADDRESS	CI Act 315	NEW YORK	NY	10019